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Private Ecclesiastical Counsel
United States & International

THE MORTGAGE REDEMPTION PROTOCOL

Post-Discharge Credit Recovery Through Accounting Correction, Fiduciary Reporting, and Trust Administration

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Executive Summary

This report examines the **Mortgage Redemption Protocol (MRP)** as a post-discharge framework for the **recovery of credit value generated by mortgage instruments** that have been repaid, redeemed, or otherwise discharged, yet continue to be monetised within financial systems through securitisation, nominee reporting, and secondary-market trading.

Unlike the **Mortgage Liberation Protocol**, which addresses the **settlement and discharge** of live mortgage liabilities, the Mortgage Redemption Protocol focuses on **what occurs after discharge** — specifically, the continued exploitation of mortgage-originated credit that has not been properly reconciled to its source.

The Protocol analyses:

1. Mortgage instruments as **credit-originating securities**;
2. The persistence of monetisation after discharge;
3. The concept of **abandoned credit** arising from misreporting;
4. Fiduciary correction through **trust-based administration**; and
5. Ongoing recovery through structured **credit recoupment cycles**.

This report is **descriptive and analytical**. It does not constitute legal, tax, or financial advice. All outcomes remain subject to **substance-over-form analysis**, institutional acceptance, and regulatory compliance.

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1. Mortgages Beyond Discharge

In conventional understanding, a mortgage is considered concluded once the balance is paid and the charge is released. However, modern financial practice demonstrates that mortgage instruments frequently continue to exist within:

- securitisation pools,
- derivative structures, and
- nominee reporting frameworks,

long after borrower repayment has occurred.

The Mortgage Redemption Protocol addresses this **post-discharge persistence**.

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2. Mortgage Notes as Securities

At origination, a mortgage note functions as:

- a **negotiable financial instrument**;
- capable of assignment, discounting, and securitisation;
- recorded as an asset within financial institutions.

This character does not automatically terminate upon repayment. Discharge resolves the **liability**, but not necessarily the **accounting lifecycle** of the instrument.

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3. Post-Discharge Monetisation

Following discharge:

- securitised interests may remain active;
- income streams may continue to be reported by nominees;
- derivative exposure linked to the original instrument may persist.

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Where this activity is not reconciled to the originating party, a residual pool of value remains within administrative systems.

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4. Abandoned Credit: Post-Discharge Context

4.1 Definition

Within the Mortgage Redemption Protocol, **abandoned credit** refers to **credit value generated by mortgage instruments that continues to be monetised or reported after the underlying liability has been discharged, without reconciliation to the originating party**.

This is an **accounting and reporting phenomenon**, not a statutory category.

4.2 How Abandoned Credit Arises After Discharge

Abandoned credit may arise where:

- mortgage notes are securitised and traded beyond discharge;
- income streams are reported by intermediaries rather than reconciled;
- nominee structures persist without correction.

The Protocol does not allege wrongdoing; it examines **systemic accounting inertia**.

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5. Fiduciary Reconciliation Through Trust Administration

The Mortgage Redemption Protocol situates recovery within **fiduciary structures**, rather than personal assertion.

5.1 Role of the Trust

A private international grantor trust:

- acts as an administrative vehicle;
- receives recovered value by way of grant or allocation;
- separates personal identity from accounting correction.

The trust does not dispute contracts; it facilitates **reconciliation**.

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6. Accounting Correction and Reporting Alignment

The Protocol analyses the use of recognised reporting mechanisms to:

- re-align income attribution;
- correct nominee misallocation;
- reconcile post-discharge monetisation with source.

This step is **accounting-driven**, not adversarial.

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7. Credit Recovery and Treasury Administration

Recovered value is administered within a **trust treasury environment**, consistent with Asset Fortress Protocol principles:

- segregation of recovered value;
- fiduciary control;
- controlled deployment.

The objective is stability, not extraction.

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8. Credit Cycling After Redemption

Where recovered credit is deployed through trust expenditure:

- those outgoings may generate further recoupment-qualifying events;
- redemption becomes part of a **continuing accounting cycle**.

This distinguishes redemption from one-time recovery.

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9. Capacity Alignment and Risk Containment

The Protocol relies on **capacity separation**:

- post-discharge correction occurs at the trust level;
- individuals remain beneficiaries, not claimants;
- enforcement and scrutiny remain administrative, not personal.

This substantially reduces litigation and compliance risk.

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10. Comparison with Mortgage Liberation Protocol

Mortgage Liberation Protocol	Mortgage Redemption Protocol
Addresses live mortgage liabilities	Addresses post-discharge monetisation
Focuses on discharge by payment	Focuses on recovery after discharge
Ends mortgage obligation	Reconciles residual credit value
Settlement-centric	Accounting-centric

The two protocols are **complementary**, not alternative.

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11. Risk and Compliance Considerations

The Mortgage Redemption Protocol:

- does not cancel debt;
- does not deny jurisdiction;
- does not invalidate mortgage instruments.

All actions remain subject to:

- tax law;
- banking compliance;
- substance-over-form review;
- institutional acceptance.

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Conclusion

The **Mortgage Redemption Protocol** reframes mortgage completion as a **two-stage process**: discharge of liability, followed by reconciliation of residual credit value. By addressing abandoned credit that persists after repayment, and administering recovery through fiduciary trust structures, the Protocol provides a **non-confrontational, accounting-based pathway** to restore balance between credit origination and benefit.

Rather than opposing financial systems, the Protocol **completes their accounting logic**, ensuring that value generated by mortgage instruments is ultimately reconciled rather than left dormant within administrative structures.

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